



The Housing Crisis, Displacement, & Anti-Displacement Policy Landscape

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The Urban Displacement Project aims to understand the nature of gentrification and displacement. It focuses on creating tools to help communities identify the pressures surrounding them and take more effective action. Urbandisplacement.org

Agenda

1. Setting the Scene: Housing and Jobs in the Bay Area
2. The Bay Area Displacement Crisis
3. Anti-Displacement Policies: Bay Area Landscape
4. Investment without Displacement
5. Q & A

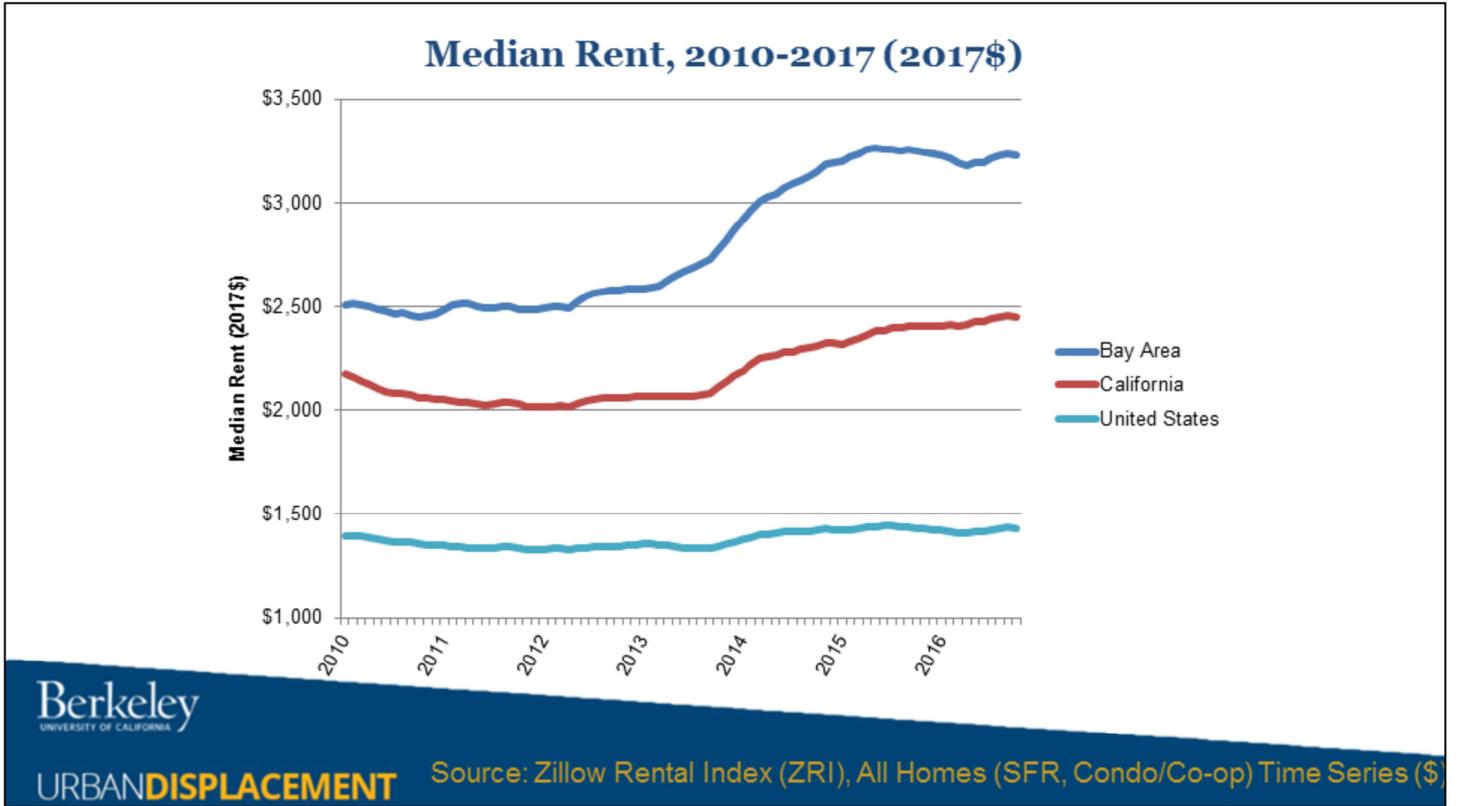
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Setting the Scene in the Bay Area

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- Rents in the Bay Area have consistently been above those in California.
- The average rent in the Bay Area grew 30% in the last 5 years, though there are many neighborhoods where the rent has increased far more.

Source:

Zillow, Zillow Rental Index (ZRI), All Homes (SFR, Condo/Co-op) Time Series (\$).

Rents are out of reach for low-wage workers

Income needed to afford an average typical 2-br

Metropolitan Area	Annual income needed to afford rent	Hourly wage needed to afford rent	# hours needed to work a day at minimum wage to afford rent
San Francisco	\$120,720	\$58	30
San Jose	\$88,800	\$43	22
Oakland	\$86,920	\$42	22
CA	\$64,311	\$31	22

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Source: National Low Income Housing Coalition, "Out of Reach" 2017

The annual income needed to afford an average typical 2-BR is not sustainable. When translated to hourly wage, in SF you would need \$58/hr to make rent, and in San Jose and Oakland around \$43/hr. This translates to working 30 hours a day in SF, and 22 hours a day in San Jose and Oakland. This is not sustainable. **Source:** "Out of Reach 2017: The High Cost of Housing," National Low-Income Housing Coalition (2017).

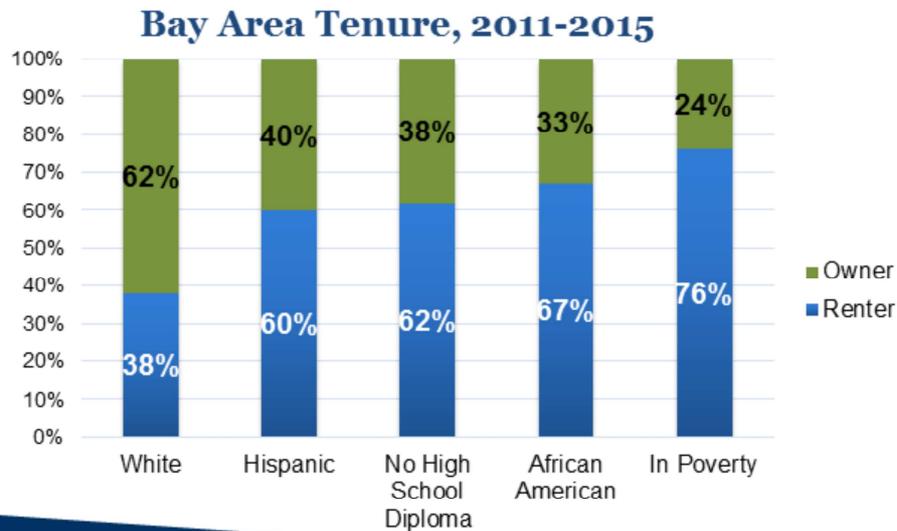
Virtually all low- and mid-wage workers in California earn less today than they did three decades ago, with the bottom 20 percent of the wage distribution experiencing a 12.2 percent loss in inflation-adjusted wages between 1979 and 2013. Meanwhile income among the top wage earners has increased, thus increasing income inequality.

Source: "The Minimum Wage and Health: A Bay Area Analysis," BARHII (2014).

- Increases in median rent in the Bay Area have outpaced the increases in income.
- While income experienced a dip during the recession years, rent did not experience the same dip.

Source: American Community Survey, 1-year estimates, Tables DP04 and B25119.

Low-income and communities of color disproportionately rent



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Source: American Community Survey (ACS), 5 year estimates

In general when we talk about neighborhood stability, we have homeownership in mind. But because of the state of the market, and foreclosure crisis, people can't afford to own homes. It's important to take a close look at renters and neighborhood stability.

- Overall, between 2006 and 2015, the renter population in the Bay Area has grown by approximately 20%.
- Some counties in the Bay Area have experienced even more extreme growth, such as Contra Costa County, where the renter population grew by 40% during that same time period.
- While all counties in the Bay Area experienced growth in renter population, the counties with the smallest growth are those with higher homeownership rates and/or fewer units overall (Napa & Marin).

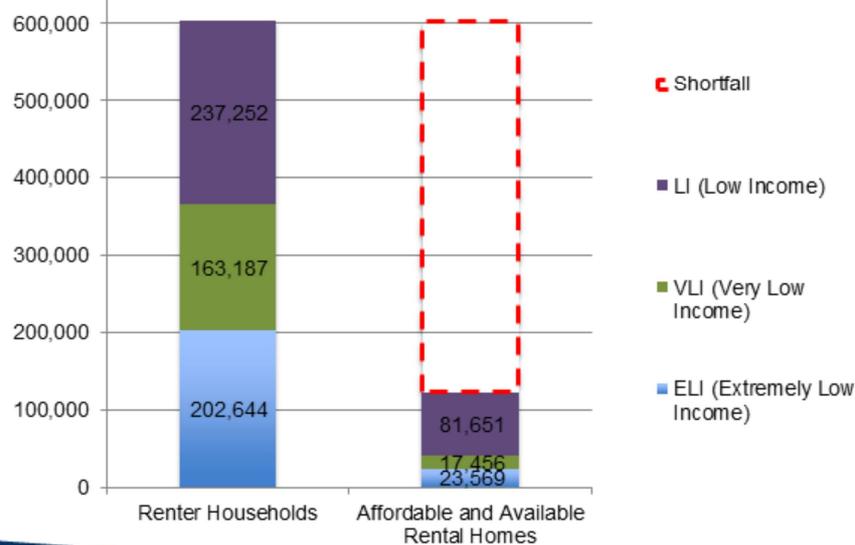
Source: American Community Survey, 1 year estimates (2006-2015), Table B25008.

In the Bay Area, the proportion of households that are renter-occupied is greatest among Black households -- at 67%. That number drops to 60% for Hispanic households, and 38% for White households. Median household income of homeowners is nearly double that of renters.

Source: American Community Survey, 5 year estimates.

Not Enough Supply to Meet the Demand

Affordable Rental Units in the Bay Area, 2011-2015



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Source: American Community Survey (ACS), 5 year estimates

Based on census data on housing costs as a percentage of household income, the difference between low-income, very low-income, and extremely low-income renter households that are housing-burdened (spending 30% or more of income on rent), and households at the same income bracket that are not housing burdened (spending under 30% of income on rent) amounts to a shortfall of about 480,000 affordable rental homes in the Bay Area.

- Proxy for Extremely Low Income : <\$20,000 (for Bay Area HH Median Income, precise figure (under 30% AMI): \$23,513)
- Proxy for Very Low Income : <\$35,000 (for Bay Area HH Median Income, precise figure (under 50% AMI): \$39,189)
- **The Bay Area needs 480,407 more affordable rental homes (shortfall).**

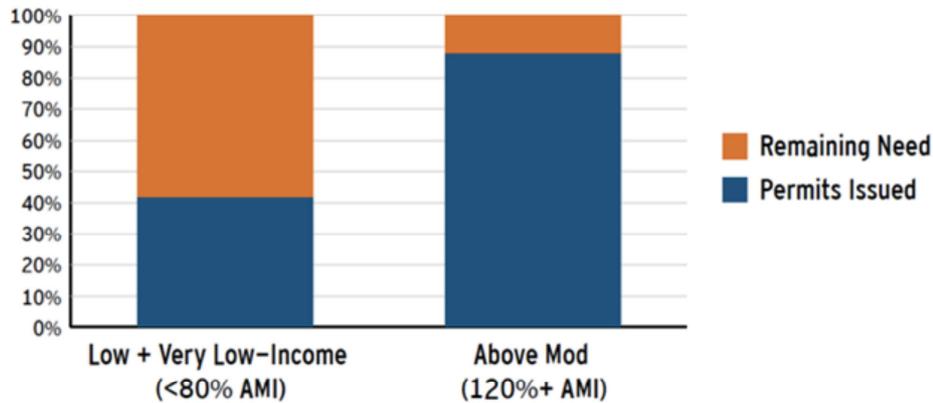
Source: US Census Bureau, American Community Survey, 5 Year Estimates (2011-2015), Table B25106.

California needs 1.54M more affordable rental homes.

Source: "Confronting California's Rent and Poverty Crisis," California Housing Partnership Corporation (2016).

Housing Production Shortfall Greatest for Low-Income Households

Figure 2. Housing Units Permitted by Income Level 1988-2014



Source: Association of Bay Area Governments, Regional Housing Need Allocation Reports, 1988-2014, Calculations by NPH

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Source: Non-Profit Housing Association of Northern California, 2017

- The disproportionate shortfall of affordable housing is reflected when we compare how many units have been permitted in recent years.
- Between 1988 and 2014, the region only permitted 107,649 units or 42 percent of its need of homes affordable to low and very low-income households.
- Whereas, it permitted 268,046 units or 87 percent of the need for “above moderate” income households.

Source: Non-Profit Housing Association of Northern California (NPH), “On Track Together: Housing and Transportation: Building the Bay Area’s Vibrant, Sustainable, and Affordable Future Together,” (2017).



**There is no question - at a regional level,
new supply helps.**

**Indeed, much of the displacement pressure is
caused by lack of supply.**

**...So, we know we need to build more housing,
but is it enough?**

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Image credit: Michael Tapp.

Subsidized Housing is More Effective at Preventing Displacement

- Market rate housing production in 90s resulted in lower median rent today, but also higher cost burden for low income renters
- Subsidized affordable housing produced in '90s had **twice the impact** as market rate housing in mitigating displacement

UC BERKELEY **Research Brief**

Housing Production, Filtering and Displacement: Untangling the Relationships

Miriam Zuk
Karen Chapple



EXECUTIVE SUMMARY
Research Implies the Importance of Increasing Production of Subsidized and Market-Rate Housing

Debate over the relative importance of subsidized and market-rate housing production to alleviating the current housing crisis continues to preoccupy policymakers, developers, and advocates. This research brief adds to the discussion by providing a nuanced analysis of the relationship between housing production, affordability, and displacement in the San Francisco Bay Area, finding that:

- At the regional level, both market-rate and subsidized housing reduce displacement pressures, but subsidized housing has over double the impact of market-rate units.
- Market-rate production is associated with higher housing cost burden for low-income households, but lower median rents in subsequent decades.
- At the local, block group level in San Francisco, neither market-rate nor subsidized housing production has the protective power they do at the regional scale, likely due to the extreme mismatch between demand and supply.

Although more detailed analysis is needed to clarify the complex relationship between development, affordability, and displacement at the local scale, this research implies the importance of not only increasing production of subsidized and market-rate housing in California's coastal communities, but also investing in the preservation of housing affordability and stabilizing vulnerable communities.

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Source: Zuk and Chapple, 2016.

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 - Market-rate production is associated with higher housing cost burden for low-income households, but lower median rents in subsequent decades.
 - At the local, block group level in San Francisco, neither market-rate nor subsidized housing production has the protective power they do at the regional scale, likely due to the extreme mismatch between demand and supply
- Source:** Zuk, Miriam and Karen Chapple, "Housing Production, Filtering and Displacement: Untangling the Relationships," (2016).

Displacement Crisis in the Bay Area

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Rising costs, stagnant wages, and uneven housing production are leading to strong displacement pressures in the Bay Area.

Gentrification:

A process of neighborhood change of an historically disinvested neighborhood that includes **economic change** by means of real estate investment and new higher-income residents moving in - as well as **demographic change** - not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents.

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Today, both people and capital are flooding back into historically disinvested neighborhoods.

For factors like:

- Affordability
- Older housing stock
- Proximity to city centers
- Improved transit access and infrastructure.

And sometimes gentrification can be associated with displacement of long-term residents...

Image credit: Flickr user: Gareth1953.

Displacement:

Displacement occurs when a household is forced to move from its residence - or is prevented from moving into a neighborhood that was previously accessible to them due to conditions beyond their control.

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Adapted from Grier and Grier (1978) and Marcuse (1986)

Displacement refers to moves that:

- 1) are beyond the household's reasonable ability to control or prevent (e.g., rent increases);
- 2) occur despite the household's having met all previously-imposed conditions of occupancy; and
- 3) make continued occupancy by that household impossible, hazardous or unaffordable.

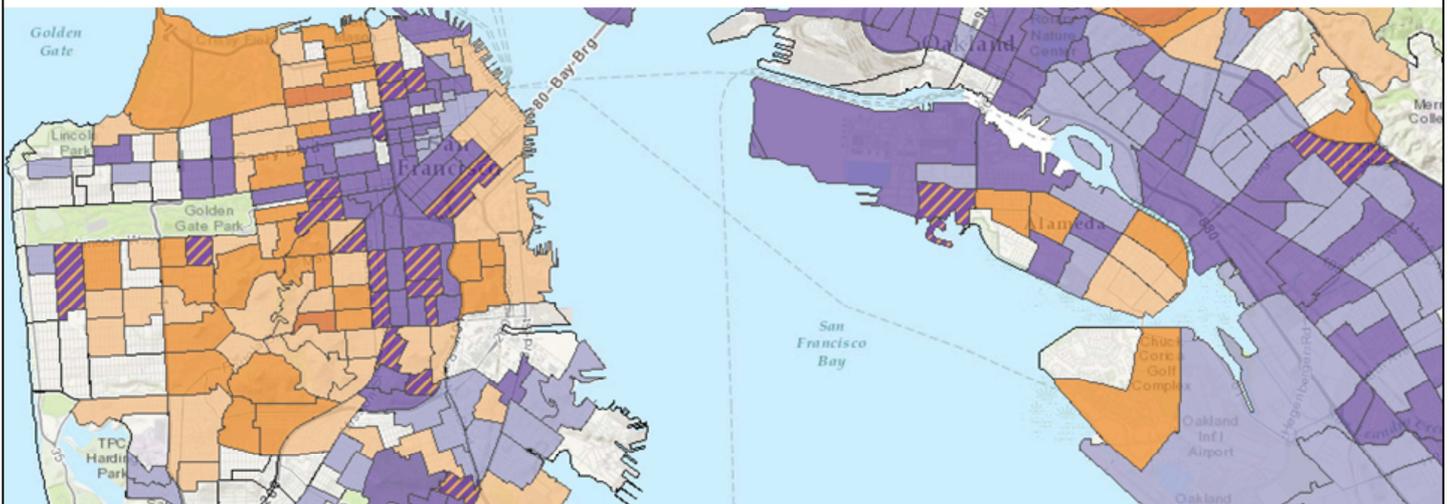
Displacement manifests itself in many forms, from physical (i.e., evictions or service disruption) to economic (i.e., rent increases). Displacement can result from gentrification when neighborhoods become out of reach for people or can occur at earlier stages through disinvestment, increasing vacancies and facilitating demographic turnover.

Source: Adapted from Grier and Grier (1978) and Marcuse (1986). See <http://www.urbandisplacement.org/resources>.

Image credit: Jonathan Leavitt.

Gentrification typology maps (1990 – 2015)

- Purple = Low-income
- Orange = Moderate/High-income



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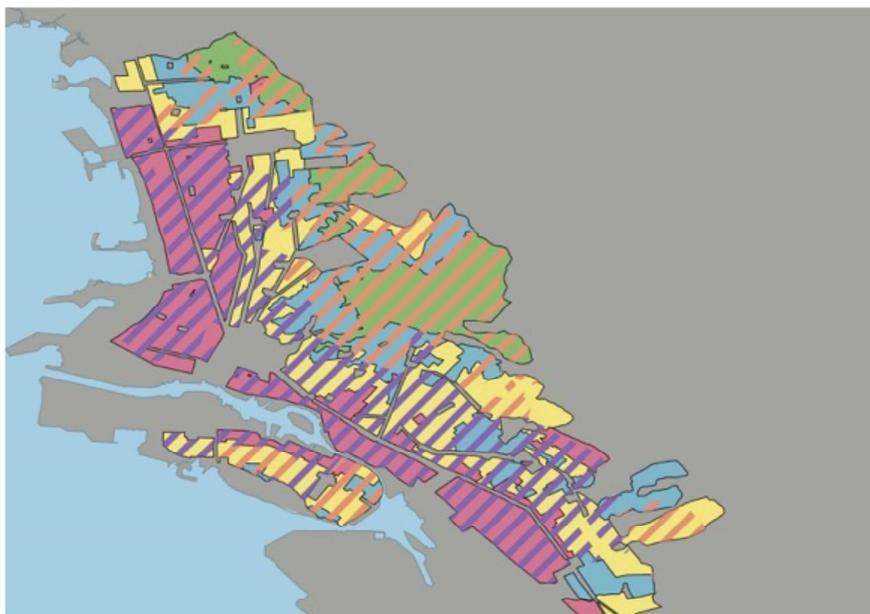
urbandisplacement.org

Our gentrification typology maps analyze regional data on housing, income and other demographics to better understand and predict where gentrification and displacement is happening and will likely occur in the future. Purple tracts are low-income, and orange tracts are moderate or high-income. The lighter purple indicates a tract is at risk of gentrification or displacement, and the darker purple is ongoing gentrification or displacement. The lighter orange is for moderate/high-income neighborhoods that are at risk of exclusion of low-income households and the darker oranges are neighborhoods with ongoing or advanced exclusion. Striped purple are neighborhoods that were low-income in 1990, but have undergone such dramatic demographic change that they would now be characterized as moderate or high-income. Please see our website, urbandisplacement.org, to learn more about our methodology, and further explore the maps.

A snapshot:

- 61% of low-income tracts are at risk of gentrification and/or displacement, or already experiencing gentrification and/or displacement.
- 63% of moderate or high-income tracts are at risk of displacement, or have ongoing or advanced gentrification / exclusion of low-income neighborhoods.

Redlining: Legacy of Historical Disinvestment



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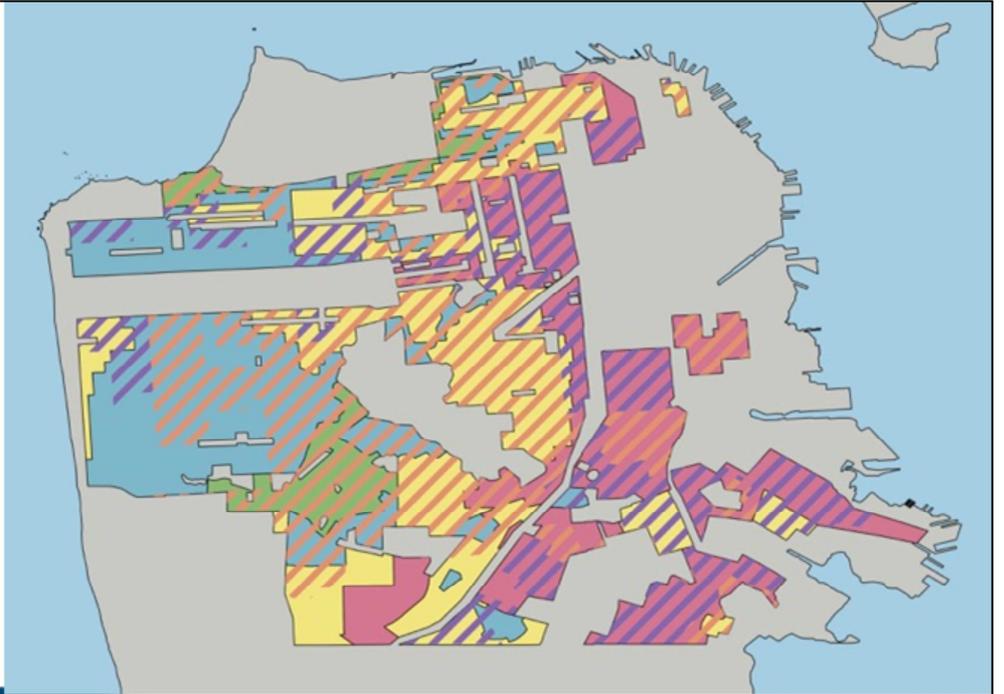
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This isn't a mistake – it's not random where gentrification is happening.

-As we know, from the late 1930s to the 1960s, standards set by the federal government and carried out by banks explicitly labeled neighborhoods home to predominantly people of color risky and unfit for investment. This practice now known as redlining meant that people of color were denied access to loans that would enable them to buy or repair homes in their neighborhood.

And if we look at today's maps overlaid with redlining maps we can see that the impacts of some of those exclusionary practices are still felt today. Purple stripes – or neighborhoods that are at risk of or are at more advanced stages of gentrification tend to be in the same areas that were labeled unfit for investment (red and yellow), whereas neighborhoods that were seen as less risky (mostly white, affluent neighborhoods, in blue and green) coincide with neighborhoods we today classify as undergoing differing stages of exclusion.

Redlining: Legacy of Historical Disinvestment



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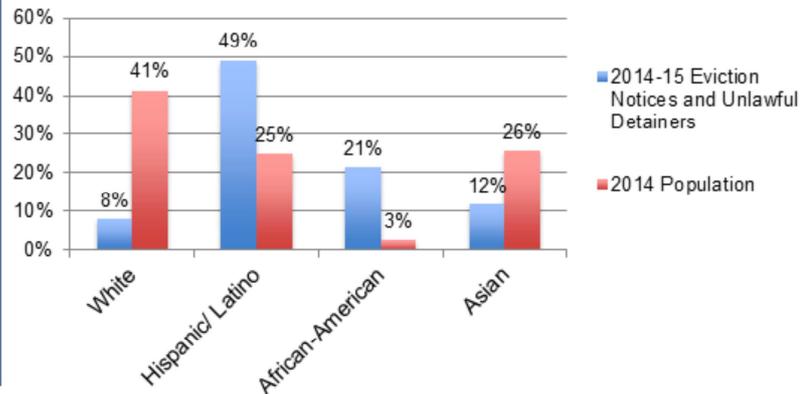
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Communities of color are disproportionately affected by displacement

In San Mateo County:

- Hispanic/Latino people comprise **25%** of the population and **49%** of the people evicted
- African-Americans comprise **2.5%** of the population and **21%** of the people evicted

Demographics of Eviction, San Mateo County, 2014-15



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Source: Legal Aid Society of San Mateo County, Community Legal Services in East Palo Alto (CLSEPA), Anti-Eviction Mapping Project

Latinos and African Americans are over-represented in the displacement crisis. In San Mateo County, despite comprising only 25% of the population, nearly half of all evictees are Latino. And for African Americans, their eviction rate is ten times higher than their representation among residents.

A report by the Legal Aid Society of San Mateo County, Community Legal Services in East Palo Alto (CLSEPA) and the Anti-Eviction Mapping Project found that Latino women with children were the highest risk for eviction in the county. Displacement affects all of us, but communities of color are disproportionately targeted.

Source: Legal Aid Society of San Mateo County, Community Legal Services in East Palo Alto (CLSEPA), Anti-Eviction Mapping Project, "San Mateo County Eviction Report 2016," (2016).

(It is worth noting here the recent passage of the [Immigrant Tenant Protection Act](#) (in

effect January 2018, designed to protect undocumented tenants from landlord harassment and retaliation. Specifically, it prohibits landlords from threatening to disclose information on immigration / citizenship status of a tenant).

<http://tinyurl.com/udp-video>

FORECLOSURE

DISPLACEMENT

EXTREME RENT INCREASE

NEGLIGENT LANDLORD

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And what does displacement actually look like? We just launched an explainer video with the San Francisco Federal Reserve Bank and the Great Communities Collaborative (an initiative of San Francisco Foundation): “Pushed Out: Displacement Today and Lasting Impacts” – watch here: <http://tinyurl.com/udp-video>

Key takeaways:

- Displacement is often a misunderstood crisis, and there are a few key things that can often be left out of the narrative:
- Displacement happens in many different ways – it cannot be fought effectively until it is recognized in all its forms. Displacement is not just evictions, but also lots of other pressures that force people to move.
 - Like foreclosure, demolition, and what’s often called “soft evictions” (like landlord neglect, landlord harassment, utility shutoffs, and extreme rent increases -- things that make it impossible for families to stay.)
- Displacement is not just a one-time unfortunate event — it has long-lasting impacts for families and their opportunities, with low-income people and people of color often being hardest hit.

Why Does It Matter? Evidence from San Mateo County

- One in three displaced households reported some period of homelessness or marginal housing
- 33% of households left the county
- Displaced to worse-off neighborhoods

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IGS **Research Brief**

Displacement in San Mateo County, California:
Consequences for Housing, Neighborhoods, Quality of Life, and Health

Justine Marcus
Miriam Zuk



EXECUTIVE SUMMARY:
Displacement in San Mateo County, California:
Consequences for Housing, Neighborhoods, Quality of Life, and Health

In metropolitan regions across the country, residents face constrained, expensive housing markets and rising income inequality. Middle- and high-income households are beginning to seek more affordable housing in accessible neighborhoods with traditionally lower rents and proximity to jobs and transportation. Many low-income households are simply unable to secure affordable rents. As neighborhoods change and housing demand shifts, landlords are presented with a new set of financial prospects. Displacement and evictions are central components of this changing landscape, altering the geography of race and class across regions. Recent studies have found a spike in evictions in San Mateo County, disproportionately affecting people of color.¹ There is relatively little research on the impacts of displacement on households, individuals, and communities. Existing research has shown that evictions negatively affect the health, quality of life, and economic outlook for households, often with long-term consequences.² This study contributes to this small but growing body of research, with results specific to local Bay Area conditions. We assess the relationship between displacement and housing costs and quality, commutes, neighborhood location and quality, mental and physical health, and healthcare access. We completed

In-depth phone surveys with 100 primarily low-income tenants who received services from Community Legal Services in East Palo Alto (CLSEPA), which serves low-income communities in San Mateo County. Survey respondents live in and/or were displaced from San Mateo County communities. These surveys provide a window into the consequences of displacement for households in the San Francisco Bay Area, with implications for researchers and policymakers both locally and across the nation.

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The results from our recent survey of evictees in San Mateo county demonstrate the severe consequences of displacement.

- One in three displaced households reported some period of **homelessness or marginal housing** in the two years following their displacement. Several of these households remained homeless even months after they were displaced.
- After being displaced, only 20 percent of households reported staying in the same neighborhood (within one mile of their previous home). Thirty-three percent of households left San Mateo County, generally moving to the Central Valley or eastern communities in the East Bay.
- After being displaced, households moved to neighborhoods with fewer job opportunities on average, leading to longer, more costly commutes for households who left the county. These new neighborhoods also had more environmental and safety concerns as well as fewer healthcare resources.
- Displacement was a significant disruption and trauma for respondents and their children. Two out of three children in displaced households had to change schools.

Source: Marcus, Justine and Miriam Zuk, “Displacement in San Mateo County, California: Consequences for Housing, Neighborhoods, Quality of Life, and Health,” (2017).

Anti-Displacement Policy Tools: Bay Area Landscape

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What is the goal?

Stable housing – when residents are able to stay by choice, they get to benefit from new investment.

Stable neighborhoods – characterized by low turnover where residents can stay in place by choice in quality housing, contributing to family and community wellbeing, civic engagement, and the formation of social capital.

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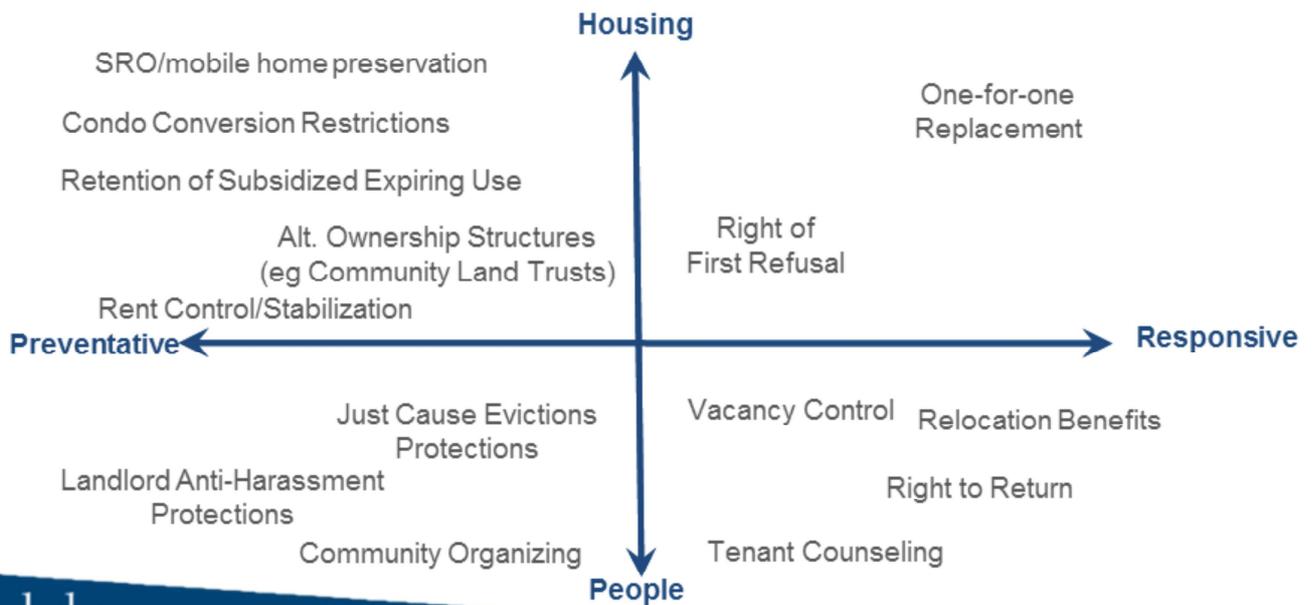
Stability does not equal a lack of mobility.



What are some of the tools that get us there?

Workforce / economic development strategies are an important fourth pillar. But again, go back to the wages needed to afford a 2BR. It's a both-and – if we just increase wages, it won't be sufficient to keep up with this housing market.

Existing Strategies to Stabilize Neighborhoods

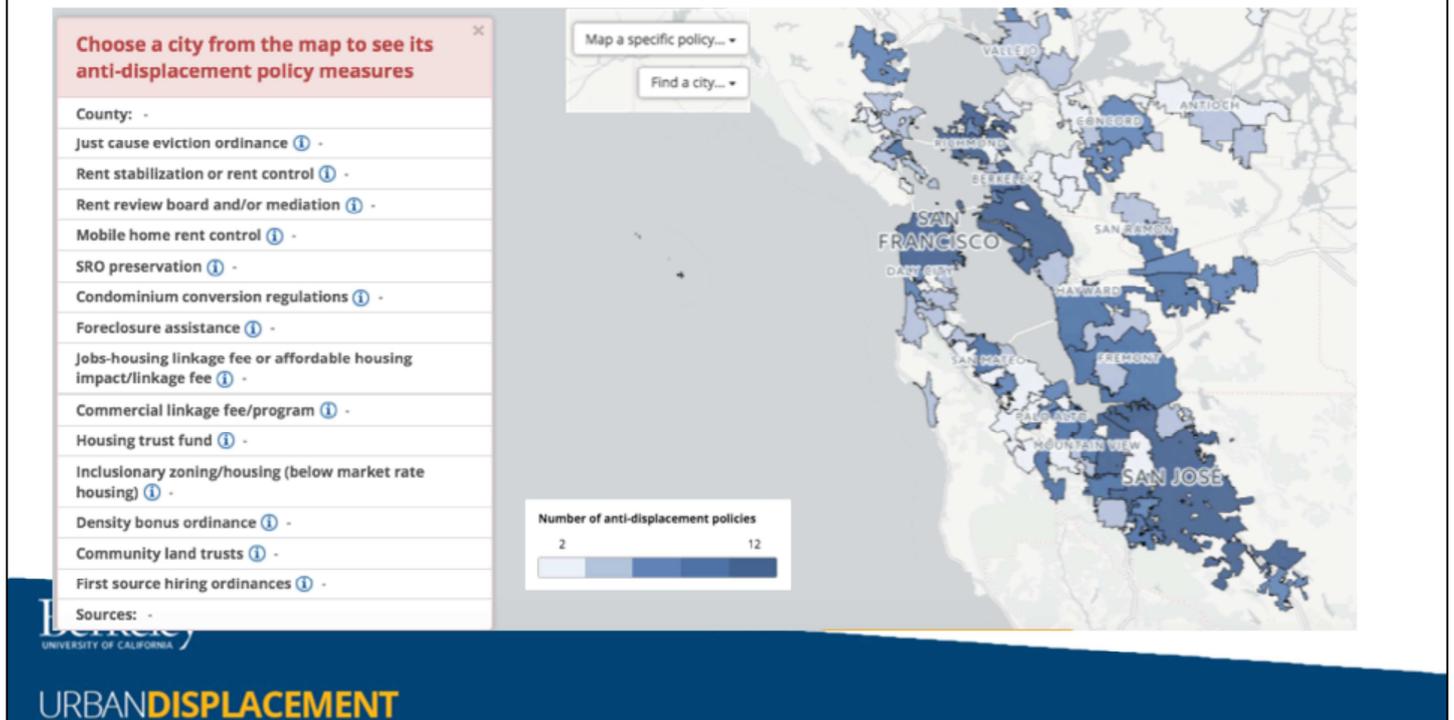


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There is no silver bullet, it's about an ecosystem of strategies. And in fact, some of these policies together often reinforce and make each other stronger – (e.g. need to link Just Cause Evictions and rent control).

Mapping Anti-Displacement Policies in the Bay Area



We've mapped a set of anti-displacement strategies on the books for Bay Area jurisdictions, available on our website:

<http://www.urbandisplacement.org/policy-tools-2>

- Can view by policy or city.
- Some 2017 victories include:
 - San Jose rent control strengthened and Just Cause Evictions protections adopted.
 - Fremont adopted a new linkage fee on commercial development.
 - Walnut Creek increased their affordable housing fee on new housing development from \$15/square foot to \$18. This substantial change includes an annual increase based on the construction cost index, starting January 1, 2018 to ensure the fee keeps up with the market.

Anti-Displacement Policy	# of Bay Area Jurisdictions	% of Bay Area Jurisdictions
Condo Conversion	80	79%
Inclusionary Zoning	74	73%
SRO Preservation	36	36%
Affordable Housing Impact Fee	30	30%
Housing Trust Fund	25	25%
Commercial Linkage Fee	27	27%
Density Bonus (above state regulation)	22	22%
Rent Review Board	17	17%
First Source Hiring Ordinance	14	14%
Just Cause Evictions Protections	10	10%
Rent Stabilization	9	9%

Investment Without Displacement

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It's not about freezing neighborhoods in time – investment needs to happen, but how do we ensure that existing residents should have ability to benefit from investment.

Time to think big...

How can we invest in these areas without displacement? And, what does it look like to include anti-displacement in a systematic, procedural way?

Transformative Climate Communities

TCC invests \$140M cap-and-trade money into most disadvantaged neighborhoods

"We want to make sure we're not investing a ton of money into poor neighborhoods and putting up a "for sale" sign to the real estate market."

-- Daniela Simunovic,
Strategic Growth Council



Project applications require:
Displacement Avoidance Plan
with comprehensive analysis of
displacement vulnerability

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Investment of \$140 million of Cap and Trade money in three communities –\$70 million in Fresno, \$35 million in Los Angeles, and \$35 million in a third location. Additionally, \$1.5 million in planning grants will be awarded to up to ten communities to facilitate community readiness for future implementation funding.

- **Every plan with request for funding has to have a displacement avoidance plan** (applicants pick one policy from at least three categories - residential displacement, protection, preservation, production, neighborhood stabilization and wealth-building)
 - This includes a comprehensive analysis of displacement vulnerability
 - Each category has sample anti-displacement policies

- Requirements of TCC applications: place-focused, collaborative stakeholder structures (coalitions) must apply, must include public agency (**a body with the power to enforce anti-displacement policies**)

- **How did anti-displacement piece get there?: Organizing and advocacy:**
 - Anti-displacement starts from the statute (Environmental Justice organizations like California Environmental Justice Alliance and Greenlining Institute) – Strategic Growth Council (SGC) then obligated.
 - Organizations also involved in public comment phase - SGC responded by putting those demands into guidelines

Boston's Office of Housing Stability

"The people who have built this city into the thriving, attractive place it is today must be able to remain in their homes and neighborhoods"

– Boston Mayor Martin Walsh

CITY of **BOSTON**

Mayor Martin J. Walsh

Legislative Package

- Just Cause
- Right to legal counsel
- Right of first refusal
- Tax credit for landlords - "rent reasonableness"



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First of its kind in the nation. Opened late 2016.

Why a separate office?

Multiple city agencies were working on displacement issues.

- No real division that had a comprehensive strategy for it nor was there one that was constituent-facing
- Became clear that it was an issue that needed centralization
- Broader authority to address it strategically - is in part a conglomeration of existing offices
- Diverse stakeholders on board from the beginning – tenants, advocates, and landlords (Greater Boston Real Estate Board)

Goals:

- Research displacement impacts in Boston
- Assist tenants in danger of displacement
- Pass new anti-displacement policies to prevent further displacement

Programs:

- Housing crisis support + evening clinic + low/no-cost mediation
- Metrolist – information on affordable housing opportunities

Other programs from City:

- **Acquisition Opportunity Program** –streamlined acquisition for non-profits
- **Boston Home Center** – nationally-respected foreclosure prevention program
- Landlord guarantee pilot (modeled after Seattle, OR, LA):

October 2017 status of proposed legislation:

- Just Cause passed in city council, signed by mayor, waiting on state house approval
- Others are legislative bills awaiting committee hearings
- There are two right to purchase / right of first refusal bills -- one sponsored by the Mayor that applies only to foreclosed properties & shortsales and another that applies more broadly to transfers (the Provost Bill).

Seattle 2035: A Comprehensive Plan for Managing Growth Through an Equitable Lens



Race + social equity = foundational core values for City's Comprehensive Plan

Goal: Close racial and social disparities with capital and program investments

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Putting race, equity and anti-displacement front and center in their long range planning.

In response, Seattle DPD adopted an equitable development framework which sought to:

- Analyze the **impacts of proposed growth strategies** on most vulnerable communities;
- Help **mitigate impacts** of the selected growth strategy

<http://www.seattle.gov/Documents/Departments/OPCD/OngoingInitiatives/SeattlesComprehensivePlan/EDImpPlan042916final.pdf>

What would it take to adopt a comprehensive approach to preventing displacement in the Bay Area?

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Considering the menu of different strategies and comprehensive approaches emerging in other high cost regions, what can we do here? How can displacement be centralized in CASA's efforts?

Thank you!

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